

In re:  
Michael Cole  
Chelon Phillips-Cole  
Debtors

Case No. 16-13268-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jun 11, 2021

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Michael Cole, Chelon Phillips-Cole, 7015 Oakley Street, Philadelphia, PA 19111-3918
13790053	+ Comenity Bank c/o Millennium Financial Group, LLC, 3000 United Founders Blvd., Ste 219, Oklahoma City OK 73112-3904
13766101	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
13735402	+ Roamans c/o Millennium Financial Group LLC, 3000 United Founders Blvd., Suite 219, Oklahoma City OK 73112-3904
14046621	+ Salander Enterprises, LLC/Kabbage Inc., Collection Associates, PO Box 465, Brookfield WI 53008-0465
14540687	Towd Point Mortgage Trust 2017-FRE2, U.S. Bank, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
13803110	+ Veripro Solutions, Inc., PO BOX 3572, Coppell, TX 75019-5538

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 12 2021 01:26:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 12 2021 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 12 2021 01:26:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcyntices@usdoj.gov	Jun 12 2021 01:26:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13774406	Email/PDF: resurgentbknofications@resurgent.com	Jun 12 2021 01:41:09	Ashley Funding Services, LLC its successors and, assigns as assignee of Syndicated, Office Systems, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13814789	Email/Text: megan.harper@phila.gov	Jun 12 2021 01:26:00	City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13730865	EDI: CAPITALONE.COM	Jun 12 2021 03:23:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13774328	EDI: JEFFERSONCAP.COM	Jun 12 2021 03:23:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
13752222	Email/PDF: MerrickBKNotifications@Resurgent.com	Jun 12 2021 01:41:05	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13749311	+ EDI: MID8.COM	Jun 12 2021 03:23:00	Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
13797255	EDI: NAVIENTFKASMSERV.COM		

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		Jun 12 2021 03:23:00	Navient Solutions, Inc. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
13802038	EDI: PRA.COM	Jun 12 2021 03:23:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13794039	+ EDI: JEFFERSONCAP.COM	Jun 12 2021 03:23:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14057634	+ EDI: RMSC.COM	Jun 12 2021 03:23:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13797850	EDI: RMSC.COM	Jun 12 2021 03:23:00	Synchrony Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
13797305	+ Email/Text: bncmail@w-legal.com	Jun 12 2021 01:26:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13738014	EDI: WFFC.COM	Jun 12 2021 03:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services, PO Box 19657, Irvine, CA 92623-9657

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2021 at the address(es) listed below:

Name	Email Address
ANDREW F GORNALL	on behalf of Creditor Nationstar Mortgage LLC agornall@kmlawgroup.com bkgroup@kmlawgroup.com
ANDREW M. LUBIN	on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 alubin@milsteadlaw.com bkecf@milsteadlaw.com
ANDREW M. LUBIN	on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 U.S. Bank National Association, as Indenture Trustee alubin@milsteadlaw.com, bkecf@milsteadlaw.com
BRAD J. SADEK	on behalf of Debtor Michael Cole brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com
BRAD J. SADEK	on behalf of Plaintiff Chelon Phillips-Cole brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com

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BRAD J. SADEK

on behalf of Plaintiff Michael Cole brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com

BRAD J. SADEK

on behalf of Joint Debtor Chelon Phillips-Cole brad@sadeklaw.com  
bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com

JOSHUA I. GOLDMAN

on behalf of Creditor Nationstar Mortgage LLC Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com

MATTHEW CHRISTIAN WALDT

on behalf of Creditor NATIONSTAR MORTGAGE LLC mwaltdt@milsteadlaw.com bkecf@milsteadlaw.com

MATTHEW CHRISTIAN WALDT

on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 mwaltdt@milsteadlaw.com bkecf@milsteadlaw.com

MATTHEW CHRISTIAN WALDT

on behalf of Creditor Nationstar Mortgage LLC mwaltdt@milsteadlaw.com bkecf@milsteadlaw.com

MATTHEW CHRISTIAN WALDT

on behalf of Creditor Towd Point Mortgage Trust 2017-FRE2 U.S. Bank National Association, as Indenture Trustee  
mwaltdt@milsteadlaw.com, bkecf@milsteadlaw.com

THOMAS I. PULEO

on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

WILLIAM EDWARD CRAIG

on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Services ecfmail@mortoncraig.com,  
mortoncraigeef@gmail.com

TOTAL: 16

**Information to identify the case:**

Debtor 1	<u>Michael Cole</u>	Social Security number or ITIN	xxx-xx-2769
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Chelon Phillips-Cole</u>	Social Security number or ITIN	xxx-xx-3348
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 16-13268-mdc			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Cole

Chelon Phillips-Cole

6/10/21

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**